

SEMIANNUAL ASSESSMENT RETURN

TO: THE CHIEF EXECUTIVE OFFICER

This is your bank's semiannual assessment notice from the Comptroller of the Currency for the period July - December 2001. The assessment calculation is based on the total assets as filed on the **JUNE 30, 2001** call report.

Payment of the assessment fee is due by **JULY 31, 2001**. Payments received after the due date will be charged interest at an annual rate of **6 %**.

The Comptroller of the Currency uses the Automated Clearing House (ACH) to receive your bank's assessment payments. The ACH payment will be debited from your account within two business days of when the payment is called in to Global Payments.

INSTRUCTIONS FOR SUBMITTING ASSESSMENT PAYMENTS:

DIAL: 1-800-944-2020; They will answer "Global Payments"

REPLY: "I have an INFORMATION REPORT".

MY ID number is: 7087/

YOU MUST INCLUDE THE SLASH WHEN REPORTING THE ID NUMBER.

Report the Assessment amount rounded to the nearest whole dollar.

Global Payments will read back each field for your approval and provide a four-digit verification code. (Please record the four-digit number as proof of your call).

NOTE: Global Payments is a contract service provider. The phone number is available 24 hours daily, however calls received after 2PM Eastern Time, are recorded with a receipt date of the following business day.

ASSESSMENT CALCULATION SCHEDULE

<i>If Total Assets as reported on call report are:</i>		<i>The Semiannual Assessment is</i>		
Over (Million)	But not Over (Million)	This Amount	Plus	Of excess over (Million)
\$0	\$2	\$0	.001605718	\$0
2	20	3,211	.000200717	2
20	100	6,824	.000160572	20
100	200	19,670	.000104372	100
200	1,000	30,107	.000088314	200
1,000	2,000	100,758	.000072257	1,000
2,000	6,000	173,015	.000064230	2,000
6,000	20,000	429,935	.000054651	6,000
20,000	40,000	1,195,049	.000050403	20,000
40,000		2,203,109	.000033005	40,000

IMPORTANT:

- * Banks informed of composite **CAMELS/ROCA ratings of 3, 4, or 5 as of June 30, 2001**, should add **50%, 100%, or 100%** respectively over and above their regular assessment fee, based on the first \$20 billion in assets.
- * Non-lead national banks are entitled to a **12% discount**. The rule defines a non-lead bank as a national bank that is not the largest national bank, based on total assets, controlled by a company owning two or more national banks.
- * Banks that own other banks and file a **CONSOLIDATED call report**, should **deduct** the assets of the subsidiary banks before computing and calling in their assessment fee to ensure assets are not assessed twice.

Any Questions regarding the assessment process should be directed to Accounting Operations at (866) 874-5150 or BankAssessments@OCC.Treas.Gov

The fee schedule is also available on the internet: www.OCC.treas.gov/assess.htm